

OLM: Improving business skills of BC Sakhis (women agents)



Problem statement

A typical BC Sakhi of OLM has limited knowledge of financial products, liquidity management, and entrepreneurship skills. Limited agent knowledge and awareness along with a lack of entrepreneurship skills hinder their capability to acquire new customers and cross-sell to existing customers. MSC supported OLM to develop a training module to plug these gaps.

MSC's solution

- MSC developed training modules on technical and entrepreneurship skills for capacity building of BC Sakhis.
- The modules are developed as a referral book in vernacular language to help BC Sakhis for better understanding
- The training module is conversational, which makes it engaging for agents
- The module can be accessed on the digital platform. And, BC Sakhis can access the training module in the audio-visual mode for better content absorption.

Key learnings and challenges

- Merger of OLM and Mission Shakti has delayed the process of approval in Odisha. Moreover, the bureaucratic work culture of OLM adds to the delay in the process of approval on BC training modules
- Reluctance of OLM in forming a partnership with private BCNM's hinders the growth in the number of BCs in Odisha

Proposed targets / achieved targets

Indicators	Target	Achieved	Potential impact
Increase of product sales via BC Sakhi	649	Awaited	4.3 Mn SHG members in Odisha will have access to financial services
BC Sakhi's to be trained	649	Training has received approval, implementation to start soon	

Scale-up plan:

- Improve entrepreneur and technical skills of BC Sakhi's across the country
- The BC modules aim at improving technical and entrepreneurship skills among women entrepreneurs. This will improve the financial stability among BCs which will provide motivation for other members to pursue entrepreneurship and become BC Sakhis.



Grant head: PFICP

